

**IN THE DISTRICT COURT OF THE UNITED STATES
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
BRYSON CITY DIVISION**

DOROTHY DODD,)	
)	
Plaintiff,)	
)	
Vs.)	Civil No. 2:05CV216
)	
AUTOMOBILE INSURANCE)	
COMPANY OF HARTFORD,)	
d/b/a TRAVELERS,)	
)	
Defendant.)	
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)	
MURIEL DANTZLER,)	
)	
Plaintiff,)	
)	
Vs.)	Civil No. 2:05CV217
)	
STATE FARM FIRE AND)	
CASUALTY COMPANY,)	
)	
Defendant.)	
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)	
JO TREADWELL,)	
)	
Plaintiff,)	
)	
Vs.)	Civil No. 2:05CV218
)	
STATE FARM FIRE AND)	
CASUALTY COMPANY,)	
)	
Defendant.)	
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J U D G M E N T

THESE MATTERS came on for trial before the Court and a jury, and the issues having been duly tried and the jury having duly rendered its verdict that each Plaintiff had a homeowner's policy issued by the respective Defendants in effect on the night of September 16, 2004, that each Plaintiff's dwelling suffered physical loss and/or property damage, and that the sole proximate cause of each Plaintiff's damage was Earth Movement, a cause specifically excluded from coverage by the respective Defendant insurance companies' policies.

IT IS, THEREFORE, ORDERED, ADJUDGED, AND DECREED that the Plaintiffs take nothing, that the actions be dismissed on the merits, and that the Defendants recover from the respective Plaintiffs their costs of these actions.

Signed: March 7, 2007



Lacy H. Thornburg
United States District Judge

